

Northrop Grumman Retiree Medical Plan Summary of Material Modifications 2021

Changes to Plan Deadlines

The Northrop Grumman Retiree Medical Plan (the “Plan”) will extend various Plan deadlines in accordance with guidance issued by the Department of Labor and Department of the Treasury in light of the COVID-19 National Emergency. In general, the Plan deadlines set forth below that fall within the Outbreak Period will be extended until the earlier of: (i) one year from the original Plan deadline and (ii) the day after the end of the Outbreak Period. For this purpose, the “Outbreak Period” is a period that begins on March 1, 2020 and ends on the 60th day following the day on which there is an announced end to the COVID-19 National Emergency.

COBRA Deadlines

- The 60-day period to elect continuation coverage that begins upon the later of (i) when an individual would otherwise lose coverage due to a qualifying event; or (ii) when the Northrop Grumman Benefits Center (NGBC) notifies the individual of the right to purchase continuation coverage
- The 60-day deadline in which a covered retiree or the retiree’s spouse has in which to notify the NGBC that the retiree and a covered spouse are divorced, or a covered dependent child ceased to qualify as a dependent
- The 45-day period within which an initial payment for continuation coverage must be made and the 30-day grace period within which subsequent payments for continuation coverage must be made

Claims and Appeals Deadlines

- Deadlines to submit a claim for benefits
- Deadlines to submit an appeal of a benefit claim denial
- The four-month period in which to request an external review of a denied medical appeal, when available
- In those cases where a request for an external review is not complete, the date by which additional information or materials may be filed to perfect the external review request